



State of New Hampshire

Banking Department

64B Old Suncook Rd
Concord, NH 03301

Peter C. Hildreth
Bank Commissioner

Robert A. Fleury
Deputy Bank Commissioner

Telephone: (603) 271-3561
Fax: (603) 271-0750
Licensing: (603) 271-8675
www.state.nh.gov/banking

FIRST MORTGAGE BANKER/BROKER FORM 397-A-AR

NH ANNUAL REPORT - GENERAL INSTRUCTIONS

1. Information provided in this form is aggregated and an analysis is published by the New Hampshire Bank Commissioner in his Annual Report to the Governor and Executive Council. The accuracy of the information is also important because it will be used by the New Hampshire Banking Department ("the department") if assessment calculations are needed.
2. All First Mortgage Bankers, First Mortgage Brokers or First Mortgage Banker/Brokers licensed in accordance with NH RSA 397-A during any period of time during the preceding calendar year must complete and file this report with the department on or before February 1st of the ensuing year. Since February 1st falls on a Sunday, all annual reports for calendar year 2003 must be received by the department on or before Monday, February 2, 2004.
3. All items on the form must be completed; do not leave any blanks. Reports with blanks are incomplete and will be deemed as "not filed" for purposes of any penalty. If an item is not applicable to the business conducted by the licensee, enter "N/A", "none", "O", or "zero".
4. Work papers used to calculate and compile the information required by this form must be retained and made available when the licensee is examined by the department.
5. This report must be filed if a license was held for a portion of the reporting year and must be filed even if no loans were originated, brokered or made. The originally signed and notarized report must be physically delivered to the department; we cannot accept fax transmissions of reports. Failure to file the annual report or late filing of the annual report results in a statutory penalty of \$25 per day for each day the report is overdue.
6. No fee is required to file this annual report.
7. Information in this report must be provided for the total amount of first mortgage business conducted by the licensee in all jurisdictions as well as the total amount of New Hampshire ("NH") first mortgage business conducted by the licensee during calendar year 2003. "NH first mortgage business" refers to first mortgage loans that are made, originated, funded or brokered by the licensee that are secured by real property located in NH and which are or shall be occupied in whole or in part as primary domiciles or places of residence by the borrowers and that consist of not more than 4 living units. Do not count a single loan transaction in more than one category on this form.
8. The form requests a list of all offices located outside of NH where NH mortgages are originated, brokered or made. We already have current information on the principal office and on all NH branch offices, so this section of the form is seeking to identify locations where NH loans are originated, brokered or made that are located outside NH and therefore are not required to be licensed.
9. The form requests information as to the total number of employees of the licensee at year end. Include all employees of the licensee, wherever they are located and no matter what function or in what capacity they serve. The second part of the question seeks information about employees who work in NH. Include all mortgage originators in your count, regardless of how they are paid.
10. Information about mortgage transactions should be provided for the calendar year 2003. Information about the company, its address, locations, officers, owners, number of employees should be provided as of December 31, 2003.
11. Include each mortgage loan transaction done by the company during 2003 only once on this form. For each loan, select whether the loan was originated or brokered by the company but not funded by the company, or whether the loan was funded by the company (closed in the company's name) regardless of who originated or brokered the loan for the company and regardless of whether the loan was subsequently sold.
12. Gross revenue figures should reflect the aggregate of all income earned by the licensee for mortgage transactions before expenses.
13. You must report a list of all individuals who originated first mortgage loans for your company at any time between January 1, 2003 and December 31, 2003. You may file this information electronically or you may use the attached form. However, if you choose to file originator information electronically we must receive the electronic information on or before February 2, 2004 or this report will be deemed incomplete and the \$25 per day penalty will apply.

12. List all principal shareholders (10% or more) and title held, senior officers and directors, partners, trustees and members (attach an additional sheet if necessary).

[illegible]

13. SCHEDULE A: FIRST MORTGAGE BUSINESS DURING 2003

	ALL JURISDICTIONS			NH ONLY		
Category	Total Number of Loans in all Jurisdictions	Total Dollar Amount of Loans in all Jurisdictions	Total Gross Revenue Earned From all Loans in all Jurisdictions	Total Number of Loans in NH	Total Dollar Amount of Loans in NH	Total Gross Revenue Earned From all NH Loans
First Mortgage Loans originated or brokered but not funded by the Licensee		\$	\$		\$	\$
First Mortgage Loans funded by the Licensee		\$	\$		\$	\$
Total of First Mortgage Loans originated, brokered and funded by the Licensee		\$	\$		\$	\$

14. SCHEDULE B: FIRST MORTGAGE LOANS RETAINED OR SERVICED AS OF DECEMBER 31, 2003

	ALL JURISDICTIONS		NH ONLY	
Category	Total Number of Loans outstanding in all Jurisdictions	Total Dollar Amount of Loans outstanding in all Jurisdictions	Total Number of Loans in NH	Total Dollar Amount of Loans in NH
Total balances of First Mortgage Loans outstanding (retained or serviced) as of December 31, 2003		\$		\$

[illegible]

AFFIRMATION

The information provided in this report reflects the total amount of first mortgage business conducted by the licensee in all jurisdictions and the total amount of first mortgage business related to NH loans conducted by the licensee in all its business locations.

I subscribe and affirm, under penalty of perjury, that the statements made in this report have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to execute this affirmation. I understand that any misrepresentation made to the banking department may result in denial or revocation of the license to which this form relates.

I acknowledge on behalf of the licensee that the licensee will retain work papers and other documents used in the preparation of this report and that the licensee will make such records available to the department upon request or examination.

Date _____

For _____
(Print or type the licensee's name)

By _____
(Print or type name of the authorized signatory)

Signature _____

Title _____

CORPORATE ACKNOWLEDGMENT

State or Province of _____ }
County of _____ } ss.

On this _____ day of _____, 20____, before me _____,
(Print name of Notary/Jp)

the undersigned officer, personally appeared _____
(Print name of corporate officer signing this document)

known personally to me to be the _____ of the above named corporation and
(Title of officer)

acknowledged that he or she, as an officer being authorized so to do, executed the foregoing instrument

for the purposes therein contained, by signing the name of the corporation by himself or herself as an officer.

IN WITNESS WHEREOF I have hereunto set my hand and official seal.

(SEAL)

Notary Public/Jp Signature
My Commission Expires _____
(Date)

INDIVIDUAL OR PARTNERSHIP ACKNOWLEDGMENT

State or Province of _____ }
County of _____ } ss.

On this _____ day of _____, 20____, before me, _____,
(Print name of Notary/Jp)

the undersigned officer, personally appeared _____ known to
(Print name of individual signing this document)

me personally and known to me to be the same person whose name is signed to the foregoing instrument,

and acknowledged the execution thereof for the uses and purposes therein set forth.

In WITNESS WHEREOF I have hereunto set my hand and official seal.

(SEAL)

Notary Public/Jp Signature
My Commission Expires _____
(Date)